

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

-----x
RONALD J. GIORDANO,

Plaintiff,

-against-

MEL S. HARRIS AND ASSOCIATES, LLC,

Defendant(s).

-----x

ANSWER

08 CV 5503
(LAP)

Defendant, MEL S. HARRIS AND ASSOCIATES, LLC, answers
plaintiff's complaint as follows:

1. The defendant denies violating the Fair Debt Collection
Practices Act.

2. Defendant admits the allegations contained in paragraph
"2" of the complaint.

3. Defendant denies each and every allegation contained in
paragraph "3" of the complaint.

4. Defendant admits the allegations contained in paragraph
"4" of the complaint.

2. Defendant denies knowledge or information sufficient
to form a belief as to each and every allegation contained in
SECOND PARAGRAPH "2" of the complaint.

3. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in **SECOND PARAGRAPH "3"** of the complaint.

4. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in **SECOND PARAGRAPH "4"** of the complaint.

5. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph "5" of the complaint.

6. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph "6" of the complaint.

7. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph "7" of the complaint.

8. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph "8" of the complaint.

9. Defendant denies knowledge or information sufficient to form a belief as to each and every allegation contained in paragraph "9" of the complaint.

10. Defendant denies each and every allegation contained in paragraph "10" of the complaint.

11. Defendant denies each and every allegation contained in paragraph "11" of the complaint.

12. Defendant denies each and every allegation contained in paragraph "12" of the complaint.

13. Defendant denies each and every allegation contained in paragraph "13" of the complaint.

14. Defendant denies each and every allegation contained in paragraph "14" of the complaint.

15. Defendant denies each and every allegation contained in paragraph "15" of the complaint.

16. Defendant denies each and every allegation contained in paragraph "16" of the complaint.

17. Defendant denies each and every allegation contained in paragraph "17" of the complaint.

18. Defendant denies each and every allegation contained in paragraph "18" of the complaint.

19. Defendant denies each and every allegation contained in paragraph "19" of the complaint.

20. Defendant denies each and every allegation contained in paragraph "20" of the complaint.

21. Defendant denies each and every allegation contained in paragraph "21" of the complaint.

22. Defendant denies each and every allegation contained in paragraph "22" of the complaint.

23. Defendant denies each and every allegation contained in paragraph "23" of the complaint.

24. Defendant denies each and every allegation contained in paragraph "24" of the complaint.

25. Defendant denies each and every allegation contained in paragraph "25" of the complaint.

26. Defendant denies each and every allegation contained in paragraph "26" of the complaint.

27. Defendant denies each and every allegation contained in paragraph "27" of the complaint.

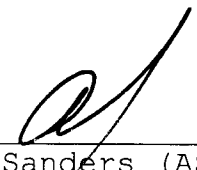
28. Defendant denies each and every allegation contained in paragraph "28" of the complaint.

AS AND FOR A FIRST AFFIRMATIVE DEFENSE

29. Plaintiff's complaint fails to state a cause of action.

WHEREFORE, the defendant respectfully requests that plaintiff's complaint be dismissed.

Dated: New York, NY
June 25, 2008



Arthur Sanders (AS-1210)
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